

Re: Larry Emanuel Manus and Dawnette Rose  
Manus

Bky No. 13-11489

Debtor(s)  
Seterus, Inc., as the authorized subservicer for  
Federal National Mortgage Association  
("Fannie Mae"), creditor

Chapter 13

Movant  
Larry Emanuel Manus and Dawnette Rose  
Manus  
Ronda J. Winnecour

Respondents

**Affidavit Certifying Removal of Property Inspection Fees and Mortgage Insurance**

The affiant, Elizabeth A. Kargar, is an employee of Seterus, Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor, and is authorized to make this affidavit. The affiant, being first duly sworn upon oath, deposes and says:

On the 27th of January, the affiant has reviewed the loan history of Larry Manus. I attest that the property loan inspection charges have been removed from this loan for the following dates: May 27, 2015, June 24, 2015, July 22, 2015, August 27, 2015 and September 23, 2015. The charges amounted to a total of \$75.00.

Further, mortgage insurance premiums accrued to this account due to clerical error on May 7, 2015, May 27, 2015, June 24, 2015, July 27, 2015, August 5, 2015 and August 26, 2015. The aforementioned charges have also been removed from this loan.

This loan will not incur any further property inspection fees for the duration of the bankruptcy. Mortgage insurance premiums were assessed in error and will no longer be assessed.

BY: Elizabeth A. Kargar  
Title: Bankruptcy Team Leader

State of NC )  
County of Durham )

Sworn and subscribed to before me this 27<sup>th</sup> day of January 2017.

Bart C. Shuler Sr.  
Notary Public



06-05-2021  
Commission Expiration Date